

United States Bankruptcy Court
District of NevadaIn re:
JERMAINE KING
DebtorCase No. 19-17984-mkn
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0978-2

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 60

Date Rcvd: Apr 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2020.

db +JERMAINE KING, 1445 STONELAKE COVE AVE, APT 7101, HENDERSON, NV 89074-7906
 aty +SETH D BALLSTAEDT, THE BALLSTAEDT LAW FIRM, 9555 S. EASTERN AVE, STE #285, LAS VEGAS, NV 89123-8009
 tr +SHELLEY D KROHN, PO Box 34690, LAS VEGAS, NV 89133-4690
 11059284 +Best Storage, Acct No x1468, 3290 E Oleta Avenue, Henderson, NV 89074-6800
 11059285 +Budget Dental, Acct No 6283, 6376 Spring Mountain Rd Ste 3, Las Vegas, NV 89146-8818
 11141609 CONN APPLIANCES, INC., C/O BECKET AND LEE LLP, PO BOX 3002, MALVERN PA 19355-0702
 11031849 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance Company, Acct No xxxxxxxxxxxxxxx4336,
 Attn: Bankruptcy, Po Box 8099, Newark, DE 19714)
 11031844 +Caine & Weiner, Acct No xxxx8053, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
 11031848 +Conns, Acct No xxxx7530, Attn: Bankruptcy, 2445 Technology Forest Blvd, Bldg 4, Ste, The Woodlands, TX 77381-5259
 11059292 +Cox Communications, Acct No xxxxx5910, 6205-B Peachtree Dunwoody Road, Atlanta, GA 30328-4524
 11031853 +Dept. of Employment, Training & Rehab, Employment Security Division, 500 East Third Street, Carson City, NV 89713-0002
 11059304 +Flamingo Smiles Dental, Acct No 6283, 9516 W Flamingo Rd Ste 200, Las Vegas, NV 89147-5750
 11031859 +Fortiva, Acct No xxxxxxxxxxxxxxx4060, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
 11059306 +Geico Insurance, Acct No xxxxxxx4594, 5260 Western Avenue, Chevy Chase, MD 20815-3701
 11059311 +Liberty Mutual Insurance, Acct No xxx-xxx-xxxx37-70, 175 Berkeley Street, Boston, MA 02116-5066
 11059312 +Lifetime Fitness, Acct No xxxxxx4905, 5100 North River Road, Schiller Park, IL 60176-1058
 11059314 #+NASM, Acct No 6283, 1750 E Northrop Blvd Ste 200, Chandler, AZ 85286-1744
 11031865 +Nissan Motor Acceptanc, Acct No xxxxxx1126, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
 11059317 +Numale Medical, Acct No xxx-xx-6283, 5052 S Jones Blvd Ste 145, Las Vegas, NV 89118-0556
 11059319 +One Nevada Credit Union, Acct No xxxx6773, 2370 E Serene Avenue Ste 260, Las Vegas, NV 89123-3297
 11059323 +Perfect Smile Dental, Acct No 6283, 8965 S Eastern Avenue Ste 100, Las Vegas, NV 89123-4892
 11059324 +SNAP RTO LLC, Acct No xxxxxxxx79NV, P.O. BOX 26561, Salt Lake City, UT 84126-0561
 11079761 +TTI FLOOR CARE NORTH AMERICA, Acct No xxxxx47WB, 8405 IBM Drive, Charlotte, NC 28262-4331
 11059325 +The Keystone School, Acct No xxxxx4_pln, 920 Central Road, Bloomsburg, PA 17815-8990
 11031870 +Total Visa/Bank of Missouri, Acct No xxxxxxxxxxxxxxx4841, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
 11059333 +Wells Fargo, Acct No 0515, 1411 W Sunset Rd, Henderson, NV 89014-6611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov Apr 14 2020 04:31:34 U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
 cr +EDI: ATLASACQU.COM Apr 14 2020 07:53:00 ATLAS ACQUISITIONS LLC (as), ATLAS ACQUISITIONS LLC, 294 UNION ST, HACKENSACK, NJ 07601-4303
 cr +EDI: AISACG.COM Apr 14 2020 07:53:00 Capital One Auto Finance, a division of Capital One, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 11031843 +E-mail/Text: backoffice@affirm.com Apr 14 2020 04:32:26 Affirm Inc, Acct No xxxxJ6FS, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
 11085929 +EDI: ATLASACQU.COM Apr 14 2020 07:53:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
 11059283 +EDI: BANKAMER2.COM Apr 14 2020 07:53:00 Bank of America, Acct No 3344, 100 North Tryon Street, Charlotte, NC 28255-0001
 11031845 +EDI: CAPITALONE.COM Apr 14 2020 07:53:00 Capital One, Acct No xxxxxxxxxxxxxxx5479, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 11031846 +EDI: CAPITALONE.COM Apr 14 2020 07:53:00 Capital One, Acct No xxxxxxxxxxxxxxx8124, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 11031847 +EDI: CAPONEAUTO.COM Apr 14 2020 07:53:00 Capital One Auto Finance, Acct No xxxxxxxxxxxxxxx1001, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 11031850 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 14 2020 04:39:23 Credit One Bank, Acct No xxxxxxxxxxxxxxx5682, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 11031851 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 14 2020 04:39:26 Credit One Bank, Acct No xxxxxxxxxxxxxxx1614, Po Box 98872, Las Vegas, NV 89193-8872
 11059295 +E-mail/Text: group_legal@creditunion1.org Apr 14 2020 04:32:13 Credit Union 1, Acct No xxxx9736, 2651 Paseo Verde Pkwy, Henderson, NV 89074-6616
 11059298 EDI: DIRECTV.COM Apr 14 2020 07:53:00 DirectTv, Acct No xxxx7629, 2230 E. Imperial Hwy, El Segundo, CA 90245
 11031852 +E-mail/Text: electronicbkydocs@nelnet.net Apr 14 2020 04:31:40 Department of Education/Nelnet, Acct No xxxxxxxxxxxxxxx4286, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
 11031854 +EDI: BLUESTEM Apr 14 2020 07:53:00 Fingerhut, Acct No xxxxxxxxxxxxxxx9647, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11031855 +E-mail/Text: bankruptcy@firstelectronic.com Apr 14 2020 04:32:24 First Electronic Bank,
Acct No xxxxxxxxxxxxxxx2321, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
11031858 +EDI: AMINFOFP.COM Apr 14 2020 07:53:00 First PREMIER Bank, Acct No xxxxxxxxxxxxxxx2798,
Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
11031860 +EDI: PHINGENESIS Apr 14 2020 07:53:00 Genesis Bc/Celtic Bank, Acct No xxxxxxxxxxxxxxx5242,
Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
11031861 +EDI: IIC9.COM Apr 14 2020 07:53:00 I.c. System, Inc, Acct No xxxx1874, Attn: Bankruptcy,
Po Box 64378, St. Paul, MN 55164-0378
11059310 +EDI: IRS.COM Apr 14 2020 07:53:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346
11031863 E-mail/Text: ml-ebn@missionlane.com Apr 14 2020 04:29:24 Mission Lane/tab Bank,
Acct No xxxxxxxxxxxxxxx4490, Po Box 105286, Atlanta, GA 30304
11031864 +E-mail/Text: tax-bankruptcy@tax.state.nv.us Apr 14 2020 04:31:52
Nevada Dept. of Taxations, Bankruptcy, 555 E Washington Ave, #1300,
Las Vegas, NV 89101-1046
11031867 E-mail/Text: bankruptcynotices@onenevada.org Apr 14 2020 04:29:25 One Nevada CU,
Acct No xxxxxxxxxxxxxxx4316, Attn: Bankruptcy, 2645 South Mojave Rd, Las Vegas, NV 89121
11031866 E-mail/Text: bankruptcynotices@onenevada.org Apr 14 2020 04:29:25 One Nevada Credit Unio,
Acct No xxxxxxxx7320, 2645 S Mojave, Las Vegas, NV 89121
11031868 +E-mail/Text: opportunitynotices@gmail.com Apr 14 2020 04:32:02 Opportunity Financial, LLC,
Acct No xxxxxxxx1982, Attn: Bankruptcy, 130 East Randolph St. Ste 3400,
Chicago, IL 60601-6379
11031869 +E-mail/Text: opportunitynotices@gmail.com Apr 14 2020 04:32:02 Opportunity Financial, LLC,
Acct No xxxxxxxx8215, Attn: Bankruptcy, 130 East Randolph St. Ste 3400,
Chicago, IL 60601-6379
11033518 +EDI: PRA.COM Apr 14 2020 07:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
11031871 +EDI: ECMC.COM Apr 14 2020 07:53:00 U.S. Department of Education, Acct No xxxx6178,
Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
11059329 +EDI: USBANKKARS.COM Apr 14 2020 07:53:00 US Bank, Acct No 6283, 2300 W Sahara Avenue,
Las Vegas, NV 89102-4352
11059331 +EDI: ECMC.COM Apr 14 2020 07:53:00 US Dept of Education, Acct No 831, Attn: Bankruptcy,
Po Box 16448, Saint Paul, MN 55116-0448
11031873 +EDI: ECMC.COM Apr 14 2020 07:53:00 US Dept of Education, Acct No xxxxxxxxxxxxxxx3186,
Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
11031874 +EDI: ECMC.COM Apr 14 2020 07:53:00 US Dept of Education, Acct No xxxxxxxx2831,
Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
11031872 +E-mail/Text: USTPRegion17.LV. ECF@usdoj.gov Apr 14 2020 04:31:34 United States Trustee,
300 Las Vegas Blvd. South #4300, Las Vegas, NV 89101-5803
11031875 +EDI: VERIZONCOMB.COM Apr 14 2020 07:53:00 Verizon Wireless, Acct No xxxxxxxxxxxxxxx0001,
Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225
TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11031856 First Premier Bank, Acct No xxxxxxxxxxxxxxx8495
11059301 First Premier Bank, Acct No xxxxxxxxxxxxxxx8495
11031857 First Premier Bank, Acct No xxxxxxxxxxxxxxx1944
11059302 First Premier Bank, Acct No xxxxxxxxxxxxxxx1944
cr* CONN APPLIANCES, INC., C/O BECKET AND LEE LLP, PO BOX 3002, MALVERN, PA 19355-0702
cr* +PRA RECEIVABLES MANAGEMENT, LLC, PO BOX 41021, NORFOLK, VA 23541-1021
11059282* +Affirm Inc, Acct No xxxxJ6FS, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
11059291* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Continental Finance Company, Acct No xxxxxxxxxxxxxxx4336, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714)
11059286* +Caine & Weiner, Acct No xxxx8053, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
11059287* +Capital One, Acct No xxxxxxxxxxxxxxx5479, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
11059288* +Capital One, Acct No xxxxxxxxxxxxxxx8124, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
11059289* +Capital One Auto Finance, Acct No xxxxxxxxxxxxxxx1001, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
11059290* +Conns, Acct No xxxx7530, Attn: Bankruptcy, 2445 Technology Forest Blvd, Bldg 4, Ste, The Woodlands, TX 77381-5259
11059293* +Credit One Bank, Acct No xxxxxxxxxxxxxxx5682, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
11059294* +Credit One Bank, Acct No xxxxxxxxxxxxxxx1614, Po Box 98872, Las Vegas, NV 89193-8872
11059296* +Department of Education/Nelnet, Acct No xxxxxxxxxxxxxxx4286, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
11059297* +Dept. of Employment, Training & Rehab, Employment Security Division, 500 East Third Street, Carson City, NV 89713-0002
11059299* +Fingerhut, Acct No xxxxxxxxxxxxxxx9647, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
11059300* +First Electronic Bank, Acct No xxxxxxxxxxxxxxx2321, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
11059303* +First PREMIER Bank, Acct No xxxxxxxxxxxxxxx2798, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

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***** BYPASSED RECIPIENTS (continued) *****

11059305* +Fortiva, Acct No xxxxxxxxxxxxxxx4060, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555

11059307* +Genesis Bc/Celtic Bank, Acct No xxxxxxxxxxxxxxx5242, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401

11059308* +I.c. System, Inc, Acct No xxxx1874, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378

11031862* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

11059309* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

11059313* ++MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286
(address filed with court: Mission Lane/tab Bank, Acct No xxxxxxxxxxxxxxx4490, Po Box 105286, Atlanta, GA 30304)

11059315* +Nevada Dept. of Taxations, Bankruptcy, 555 E Washington Ave, #1300, Las Vegas, NV 89101-1046

11059316* +Nissan Motor Acceptanc, Acct No xxxxxxx1126, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360

11059320* ++ONE NEVADA CREDIT UNION, ATTN COLLECTIONS, 2645 S MOJAVE RD, LAS VEGAS NV 89121-1238
(address filed with court: One Nevada CU, Acct No xxxxxxxxxxxxxxx4316, Attn: Bankruptcy, 2645 South Mojave Rd, Las Vegas, NV 89121)

11059318* ++ONE NEVADA CREDIT UNION, ATTN COLLECTIONS, 2645 S MOJAVE RD, LAS VEGAS NV 89121-1238
(address filed with court: One Nevada Credit Unio, Acct No xxxxxxx7320, 2645 S Mojave, Las Vegas, NV 89121)

11059321* +Opportunity Financial, LLC, Acct No xxxxxxxx1982, Attn: Bankruptcy, 130 East Randolph St. Ste 3400, Chicago, IL 60601-6379

11059322* +Opportunity Financial, LLC, Acct No xxxxxxxx8215, Attn: Bankruptcy, 130 East Randolph St. Ste 3400, Chicago, IL 60601-6379

11059326* +Total Visa/Bank of Missouri, Acct No xxxxxxxxxxxxxxx4841, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710

11059327* +U.S. Department of Education, Acct No xxxx6178, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

11059330* +US Dept of Education, Acct No xxxxxxxxxxxxxxx3186, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

11059328* +United States Trustee, 300 Las Vegas Blvd. South #4300, Las Vegas, NV 89101-5803

11059332* +Verizon Wireless, Acct No xxxxxxxxxxxxxxx001, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTALS: 4, * 33, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2020 at the address(es) listed below:

11/13, 2020 at the address(es) listed below:
ATLAS ACQUISITIONS LLC (as) bk@atlasacq.com
SETH D BALLSTAEDT on behalf of Debtor JERMAINE KING help@bkvegas.com,
ballstaedtecf@gmail.com; r49890@notify.bestcase.com
SHELLEY D KROHN shelley@trusteekrohn.com,
NV27@ecfcbis.com; becca@trusteekrohn.com; jan@trusteekrohn.com
U.S. TRUSTEE - LV - 7 USTPRRegion17.LV.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **JERMAINE KING**
 First Name _____ Middle Name _____ Last Name _____

Debtor 2
 (Spouse, if filing)
 First Name _____ Middle Name _____ Last Name _____

United States Bankruptcy Court **District of Nevada**

Case number: **19-17984-mkn**

Social Security number or ITIN **xxx-xx-6283**
 EIN **-----**
 Social Security number or ITIN **-----**
 EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

JERMAINE KING

4/13/20

By the court:

Mary A. Schott
 Clerk of Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.